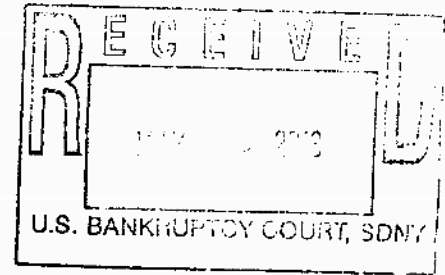


May 20, 2013

Judge Martin Glenn

One Bowling Green
New York, NY 10004-1408
Courtroom: 501



Re: Residential Capital LLC aka GMAC/Ally Financial

Dear Judge Glenn:

I have recently read an update regarding GMAC/Ally Financial/Residential Capitol. It came to my attention that through the process of filing for bankruptcy, this entity was requesting that they be absolved of any financial responsibility to their previous agreement with the Independent Foreclosure Review process.

My sole reason of writing this letter is to request that you keep them responsible for their prior injury to us. We, like so many, have our own "story" to tell about how easily GMAC, et al fraudulently deceived us out of our home. Their "offer to help" us during a time of (due to unexpected health issues) our household being reduced from 2 incomes to 1 ~ and our request to lower our mortgage by \$300-\$400.00 per month...resulting in their "dual tracking" us (unbeknownst to us) into both a modification and foreclosure process...leading to an eventual short-sale (instigated by us, due to their imminent threat of foreclosure, and our (feeling shocked) attempt to "do right" and not "walk away" and let it foreclose.) GMAC willfully acted in a continuous deceiving manner toward us, "leading us on" into believing that they were actually attempting to "help" us through a modification. A side note to this is that while they "lead us on," after a few months of requesting "who owned our loan," ...of which they did not seem to know when we asked...they finally gave us the answer..."Ginnie Mae"...an entity which (at the time) did not even consider modifications! Another aside, my husband is a U.S. Air Force Veteran, and continues to be a Veteran Affairs employee of many years. GMAC has not only received the short-saled amount of what we worked hard to sell (4 offers that GMAC refused) ~ \$187,000 due on a mortgage of \$212,000, plus the reimbursement from the government of \$40,000 for the VA loan guarantee, they ruined our credit worthiness, too. We are in our late 50's and this was to be our "retirement home." Due to GMAC we now rent, overpaying for a house, and have no foreseeable future of home ownership.

Please consider "our story" as you make your decision regarding this case. Ours is one of many households that were taken advantage of by GMAC (Res Cap). We are a simple family that evidently made the mistake of trusting the

representatives of this huge "too big to fail" conglomerate. We are requesting that you respectfully consider "giving us a voice," as you continue the decisions of this case.

Respectfully,


E. Scampini & Family